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U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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TRANSMITTAL FORM <i>(to be used for all correspondence after initial filing)</i>	Application Number	09/810,519
	Filing Date	03/15/2001
	First Named Inventor	ZHOU et al.
	Group Art Unit	2161
	Examiner Name	
Total Number of Pages in This Submission	13	Attorney Docket Number 85160.926/T00066

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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual name	Gary A. Hecker, Esq. THE HECKER LAW GROUP
Signature	
Date	Aug. 23, 2001

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85160.926/T00066

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of)
ZHOOU et al.)
Serial No: 09/810,519) Examiner: Unassigned
Filed: March 15, 2001) Art Unit: 2161
For: METHOD AND APPARATUS)
FOR NET-PAY AND DEBT)
CONSOLIDATION)

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INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Box IDS
Washington, D.C. 20231

Sir:

Pursuant to 37 C.F.R. § 1.56 and § 1.98, Applicant hereby submits the following art in connection with the above-referenced patent application for "METHOD AND APPARATUS FOR NET-PAY AND DEBT CONSOLIDATION."

<u>U.S. Patent No.</u>	<u>Inventor(s)</u>	<u>Issue Date</u>
5,369,732	Lynch et al.	11-29-1994
5,515,524	Lynch et al.	05-07-1996
5,708,798	Lynch et al.	01-13-1998
5,825,651	Gupta et al.	10-20-1998

5,878,400	Carter, III	03-02-1999
6,002,854	Lynch et al.	12-14-1999
6,157,922	Vaughan	12-05-2000

<u>U.S. Appl. No.</u>	<u>Inventor(s)</u>	<u>Filing Date</u>
08/780,600	Shah et al.	01-08-1997
08/931,878	Gupta	09-17-1997
09/081,857	Koppelman et al.	05-19-1998
09/163,752	Waugh et al.	09-30-1998
09/165,656	Gupta	10-03-1998
09/253,427	Carter, III	02-19-1999
09/413,963	Lynch et al.	03-10-1997
09/730,481	Vaughan	12-04-2000
09/809,991	Chao et al.	03-15-2001
09/810,012	Chao et al.	03-15-2001
09/810,514	Chao et al.	03-15-2001
09/810,515	Zhou et al.	03-15-2001
09/896,140	Gharavy	06-29-2001
09/896,144	Gharavy	06-29-2001

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2. SELENA SOL, What is a Markup Language [online]. Web Developer's Virtual Library, March 8, 1999 [retrieved on 2001-04-17]. Retrieved from the Internet: <URL: http://wdvl.internet.com/Authoring/Languages/XML/Tutorials/Intro/what_is_markup_language>.
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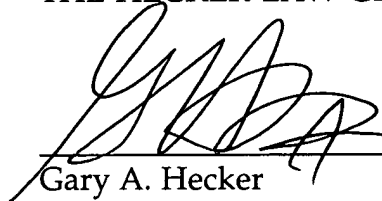
Applicant requests that these references be included with the references cited in this patent application and that they be printed in any patent that may issue from this patent application.

Pursuant to 37 C.F.R. § 1.97(b)(3), no fee is required. A copy of each of the references is enclosed pursuant to 37 C.F.R. § 1.98(a).

The Commissioner is hereby authorized to charge any fees associated with this communication or credit any overpayment to The Hecker Law Group, Deposit Account No. 08-1520.

Respectfully submitted,

THE HECKER LAW GROUP



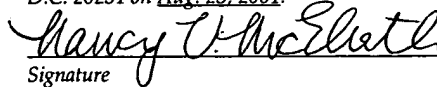
Gary A. Hecker
Reg. No. 31,023

Date: Aug. 23, 2001

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Sheet	1	of	5	Application Number	09/810,519
				Filing Date	03/15/2001
				First Named Inventor	ZHOU et al.
				Group Art Unit	2161
				Examiner Name	
				Attorney Docket Number	85160.926/T00066

U.S. PATENT DOCUMENTS						
Examiner Initials	Cite No. ¹	U.S. Patent Document		Name Of Patentee Or Applicant Of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear
		Number	Kind Code ² (If Known)			
		5,369,732		Lynch et al.	11-29-1194	
		5,515,524		Lynch et al.	05-07-1996	
		5,708,798		Lynch et al.	01-13-1998	
		5,825,651		Gupta et al.	10-20-1998	
		5,878,400		Carter, III	03-02-1999	
		6,002,854		Lynch et al.	12-14-1999	
		6,157,922		Vaughan	12-05-2000	
		08/780,600		Shah et al.		
		08/931,878		Gupta		
		09/081,857		Koppelman et al.		
		09/163,752		Waugh et al.		
		09/165,656		Gupta		
		09/253,427		Carter, III		
		09/413,963		Lynch et al.		
		09/730,481		Vaughan		
		09/809,991		Chao et al.		
		09/810,012		Chao et al.		
		09/810,514		Chao et al.		

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				First Named Inventor	ZHOU et al.
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		09/810,515		Zhou et al.		
		09/896,140		Gharavy		
		09/896,144		Gharavy		

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		✓ NORMAN WALSH, XSL The Extensible Style Language [online]. Web Techniques, January 1999 [retrieved on 2001-02-11]. Retrieved from the Internet: <URL: http://www.webtechniques.com/archives/1990/01/walsh/ >	
		✓ SELENA SOL, What is a Markup Language [online]. Web Developer's Virtual Library, March 8, 1999 [retrieved on 2001-04-17]. Retrieved from the Internet: <URL: http://wdvl.internet.com/Authoring/Languages/XML/Tutorials/Intro/what_is_markup_language >	
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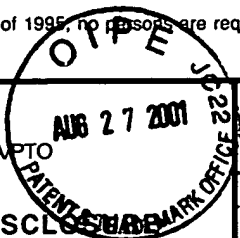
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				Application Number	09/810,519	
Sheet		3	of	5	Attorney Docket Number	85160.926/T00066
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		SELENA SOL, Introducing the Valid XML Document and the DTD [online]. Web Developer's Virtual Library, May 3, 1999 [retrieved on 2001-02-11]. Retrieved from the Internet: <URL: http://wdvl.internet.com/Authoring/Languages/XML/Tutorials/Intro/dtd_intro.html >	
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		ADAM RIFKIN, A Look at XML [online], [retrieved on 2001-02-11]. Retrieved from the Internet: <URL: http://www.webdeveloper.com/xml/xml_a_look_at_xml.html >	
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		✓ What is AppointPAK? [online], [retrieved on 2001-08-16]. Retrieved from the Internet: <URL: http://www.bisys-licensing.com/aptpak/whatis.htm >	
		✓ AppointPAK Features & Benefits [online], [retrieved on 2001-08-16]. Retrieved from the Internet: <URL: http://www.bisys-licensing.com/aptpak/features.htm#buried >	
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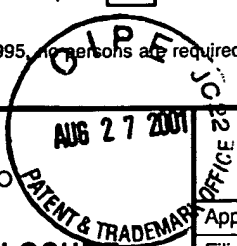
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		Financial Planning Made Easy, American Express, Financial Services [online], [retrieved on 2001-08-16]. Retrieved from the Internet: <URL: http://finance.americanexpress.com/sif/cda/page/0,1641,4588,00.asp >
		Advice and Planning, American Express, Financial Services [online], [retrieved on 2001-08-16]. Retrieved from the Internet: <URL: http://finance.americanexpress.com/sif/cda/page/0,1641,7569,00.asp >
		Why ContractMaker, And How Does It Work?, Legal Contracts, Digital Contracts, Inc., [online], [retrieved on 2001-08-08]. Retrieved from the Internet: <URL: http://www.digicontracts.com/info/whyhow.html >
		Frequently Asked Questions, Digital Contracts, Inc., [online], [retrieved on 2001-08-16]. Retrieved from the Internet: <URL: http://www.digicontracts.com/kits/faqs.html >

Examiner Signature		Date Considered	
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¹EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP § 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to the applicant.